

Information to identify the case:

Debtor 1	<u>Francesco Ambrosio</u>	Social Security number or ITIN	xxx-xx-2260
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Elise Ambrosio</u>	Social Security number or ITIN	xxx-xx-4866
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-13734-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Francesco Ambrosio
aka Frank Ambrosio

Elise Ambrosio

10/24/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Francesco Ambrosio
 Elise Ambrosio
 Debtors

Case No. 16-13734-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Oct 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2019.

db/jdb
 aty +Francesco Ambrosio, Elise Ambrosio, 124 Bridge Street, Roselle Park, NJ 07204-1418
 +Vincent Jesuele, Kessler, DiGiovanni & Jesuele LLP, 773 Central Avenue, PO Box 2429,
 Westfield, NJ 07091-2429
 516028790 +Aa Action Collection, 29 Columbia Tpke Ste 303, Florham Park, NJ 07932-2240
 516028791 +Action Physical Therapy, 413 King George Road, Suite 205, Basking Ridge, NJ 07920-2817
 516028793 +Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1938
 516028797 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 516028798 +Guy D. Johnson, 50 Beechwood Road, Lincroft, NJ 07738-1101
 516028799 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 516028800 +Midatlantic Neonatology, Att: Joseph A. Molinaro, 666 Godwin Avenue,
 Midland Park, NJ 07432-1449
 516281434 +PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 516028802 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 516028803 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516028807 Tax Collector, 1110 East Westfield Ave., Roselle Park, NJ 07204
 516028808 +Timothy and Caroline Grandinetti, Att: Richard J Kaplow, 53 Elm Street,
 Westfield, NJ 07090-2269
 516073465 +Unifund CCR Partners, Morgan, Bornstein & Morgan, 1236 Brace Rd., Ste. K,
 Cherry Hill, NJ 08034-3229
 516028809 Unifund CCR Partners, 10625 Brace Road, Suite K, Cincinnati, OH 45242
 516028805 +Unifund CCR Partners, Sharinn & Lipshie, PC, 333 Earle Ovington Blvd., Suite 102,
 Uniondale, NY 11553-3616
 516028810 +Union County Sheriff, 10 Elizabethtown Plaza, Elizabeth, NJ 07202-3451

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 25 2019 00:52:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 25 2019 00:52:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516028792 EDI: CAPITALONE.COM Oct 25 2019 04:18:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 516135096 EDI: CAPITALONE.COM Oct 25 2019 04:18:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 516028794 +EDI: CCS.COM Oct 25 2019 04:18:00 Credit Coll, Po Box 9134, Needham, MA 02494-9134
 516028795 +E-mail/PDF: creditonebknofications@resurgent.com Oct 25 2019 00:57:18 Credit One Bank Na,
 Po Box 98875, Las Vegas, NV 89193-8875
 516028796 +E-mail/Text: bknotice@ercbpo.com Oct 25 2019 00:52:47 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 516246095 E-mail/PDF: resurgentbknofications@resurgent.com Oct 25 2019 00:57:23
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516028801 +E-mail/PDF: bankruptcy@ncfsi.com Oct 25 2019 00:56:38 New Century Financial,
 110 S. Jefferson Road, Whippany, NJ 07981-1038
 516028804 +E-mail/Text: bankruptcy@savit.com Oct 25 2019 00:53:23 Sa-Vit Collection Agen,
 46 W Ferris St, East Brunswick, NJ 08816-2159
 516028811 +EDI: WFFC.COM Oct 25 2019 04:18:00 Wells Fargo, Corporate Offices,
 420 Montgomery Street, San Francisco, CA 94104-1207
 516299042 +EDI: ATTWIREBK.COM Oct 25 2019 04:18:00 c/o AT&T Services,,
 Inc Karen A. Cavagnaro-Lead Paralegal, One AT&T Way, Room 3A104, Bedminster NJ 07921-2693
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518466084* +Unifund CCR Partners, Sharinn and Lipshie PC, 333 Earle Ovington Blvd Ste. 102,
 Uniondale, NY 11553-3616
 516028806 ##+Stellar Recovery Inc, 1327 Hwy 2 W, Kalispell, MT 59901-3413

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 30

Date Rcvd: Oct 24, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Bruce H Levitt on behalf of Joint Debtor Elise Ambrosio blevitt@levittslafkes.com,
sslafkes@levittslafkes.com; lspecattorneys@gmail.com; hbr69524@notify.bestcase.com; lsbankruptcynotices@gmail.com
Bruce H Levitt on behalf of Debtor Francesco Ambrosio blevitt@levittslafkes.com,
sslafkes@levittslafkes.com; lspecattorneys@gmail.com; hbr69524@notify.bestcase.com; lsbankruptcynotices@gmail.com
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor PNC Bank, National Association
rsolarz@kmlawgroup.com

TOTAL: 5